

Brand Image, Perceived Value, Website quality affects on customer purchase intention: The case of Mongolian Hospital

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ABSTRACT: Nowadays, consumer needs and requirements are changing rapidly. In the business world, companies are trying to build competitive advantage strategy not only to attract new customers but also keep remaining loyal customers. Therefore, firms priority mission is to create competitive advantages not just to survive but also for expanding the market. The research purpose is trying to investigate the factors which influence Brand Image, Perceived Value, Website quality on hospital select intention. Furthermore, the study also trying to explore the moderate effect relationship between internet trust and select intention. The research survey covered 815 female participants and was collected online. The study result shows that all independent variables (BI, PV, WQ) have positive influence relationship with health service select intention. Also, perceived value has a stronger positive relationship with select intention compared to brand image and website quality. Unfortunately, Internet trust does not have a moderation effect relationship between the website quality and select intention.

KEYWORDS: Brand image, Perceived value, Web quality, Select Intention, Hospital

I. INTRODUCTION

In the 21st century, the modern competition of business has related more with external environment which is always changing. Few changes are dramatic that everyone sees them as well as others may sneak up in the industry and be mostly unnoticed for too long. The changes create risk for someone and create an opportunity for others. The essential problem of the external environment is rapid changes related to consumer demand, and they always want high-quality service, lower price from business organizations than ever before. For this reason, the organizations compete with each other and need to constantly develop own technology and create advantage to meet consumer demand. Therefore, New firms need to enter the markets with high-quality products, cheaper ways of doing things or new technology, highly skilled employees for, surviving in the business competition. Also, These environmental changes require to develop or change brand image, customer perceived value, new technology for companies. Especially, the healthcare industry is one of the world largest and one of the fastest-growing industries. In the most developed countries, the Health service industry produces 10 percent of gross domestic product (GDP) and cover an enormous part of the economy. Moreover, In the recent years, the Mongolian government is making positive changes in the healthcare industry as well as good condition of the economy is helping to accelerate the changes.

The perspective of the situation is predicted to continue. As of Today, the government is directly spending 3.5% of country GDP for the health sector. They are planning to increase to 6 percent within the next two years. Currently, foreign aid makes up about 30 percent of the healthcare industry budget for the government. In the prior Mongolian public health facilities have a lot of patient pressure and not enough labor force, equipment availability, lying bed. For this situation, positive attitude and trust of patients were decreased for public hospital service. Ministry of health received too many feedback, and complaint of patients about public health service and they made the decision to reduce pressure and increase service quality in public hospitals. In 2014, the Mongolian government gave the opportunity to get service of private hospitals using own public health insurance before It wasn't the possible. The changes of health policy strongly influenced to increase hospital numbers in the private sector. Moreover, the pressure of public hospitals obviously has decreased and increased service quality. As of 2016, there are 3500 health facilities in Mongolia, and 1310 of these or 37% are private hospitals. It shows that the health sector has a lot of rivals and faithful customer movement risk is higher, attracting new customers is difficult in Mongolia. Thus Private hospital managers always face the problem to change or develop a competitive strategy. Private hospitals are one kind of business organizations, and their primary purpose is stable operation and making more profit through the attract new customers and keep loyal customers. Therefore the research focused to define influences on customer's hospital select intention or service purchasing intention and produce

specific suggestions for them.

Research objective: The research proposed following objectives to implement the research purpose. Moreover, each goal was integrally related with the target.

1. To identify the influences of Brand Image, Perceived Value, and Website quality on hospital select intention or health service purchasing intention.
2. To define moderation effect of Internet Trust on the relationship of the website quality and the intention. To produce conclusion and suggestion for the healthcare service providers using research result.

II. LITERATURE REVIEW

Purchase Intention : Based on Liu and Chang (2009), buy intention is a plan to buy a certain brand with extensive focus. For academic research, purchase intention is utilized to predict purchase behavior (Schlosser, 2003; and Morwitz et al., 2007). Predicted purchases represent expectation of actual purchase behavior, which is referred to as “intention to purchase” (Howard and Sheth, 1969; and Tirtiroglu and Elbeck, 2008). Sun and Morwitz (2010) stated that “intentions are popular to foretell the actual purchase action; it is basically due to strong postulation that intentions are very fine predictors of individuals’ behavior about purchase” Schiffman and Kanuk (2009) suggest purchase intention as the chance measurement of customers buying specific items. They say that higher the purchase intention, greater the purchase probability. While buyers choose one specific service or product, the last choice on accepting something to buy and rejecting it relies on consumer intention. Additionally, a lot of outside factors have been realized, which may impact Purchase Intention (Keller, 2001).

Brand image: The image is consumer impressions about company. In the other words, it is the feelings, beliefs, and knowledge which is set in the consumer mind. According to Keller, (1993) stated the brand images is general understanding of brand associations in the consumer mind which relates with brand benefit, brand attitude, brand attribute and brand perception. In other words, Brand Image is all of things which was related with the company in consumer’s mind and positive brand image produces benefit and profit the organizations in the long period (Morgan and Hunt, 1994). Brand image can be referenced inside the emotional areas of the image or impressions that made in to the subconscious of consumers throughout the experience and expectations of carrying the brand above a service or product, hence forming a favorable brand image is becoming more and more crucial to be possessed by the firms (Pujadi, 2010). It is a perception in the customer’s memory a positive feeling of a brand (Hawkins, 2001). Positive feeling increases if the brand has a competitive advantage, high reputation, more popular, reliable and ability to perform the best service (Kotler, 2012).

Brand Image and Purchase Intention : The brand image may create differentiation in consumer’s memory and positive influence on customer purchase intention as well as support for increasing of brand loyalty and equity (Dunn and Davis, 2004). Also, Kotler (2008) defined, In the service and products, brand image is an essential factor in purchasing and selecting procedure. Brand image is related to expectations, ideas, perceptions, and beliefs that are deeply set in the consumers’ mind. In other words, the brand is some type of a sign which shows the directions in the purchase decision and making. The right created brand image enables to distinguish products or service in specific categories for consumers. It means in case of consumer purchase product or service in the group of goods; brand image helps the consumer to compare the outcomes with each other. Thus, the right brand Image increases the probability of purchasing product. Also, customers find service or product quality which is the essential value of the brand image, and consumers feel guarantee and reliability from brand image. For this reason, Consumers more like to purchase brand product or services. Thus, research proposed following hypothesis based on previous understanding:

H1: Brand image has significant positive influences select intention.

Perceived Value: The Perceived values are the well-known topic and fundamental understanding in marketing research. It is a fundamental understanding with customer satisfaction and loyalty, purchasing intention and profitability. Customers prefer to service or products with a higher value than goods with low value (Monroe, 1985). It means consumers always search for products or service with the best value compared to others. The value is a difference of total offered value to customers, and total paid cost of customers (Oliver, 1999). According to Zeithaml (1988) described that the value is consumer’s overall evaluation of a particular product or services based on perceptions of what is given and what is received. similar definition that the value is Also, Holbrook (1999) mentioned a trade-off between sacrifices and **benefits**.

Perceived value and purchase intention: Dodd’s (1985) did research using the relationship model (Perceived

value, price, quality) and they found that perceived value is essential influencing element for purchasing decision procedure. It means customers will buy a service or product with the high value. Also, Dickson and Sawyer (1990) defined that purchase intention grows when consumers get more value compared to product cost. Thaler (1985) also defined that perceived value is an essential influencing factor on purchase intention because it expresses the mixture of acquisition utility and transaction utility. “In the retailing industry, Sweeney and Swait (2000) made similarity research using logic models, and they found that customers with different perceived value have different buying behavior. It shows the value directly influence on the intention.

H2: Perceived value has significant positive influences select intention.

Website Quality: The web quality is an overall assessment of the customer for the website, and most of the business is creating a website to advertise and sell own product or services. Thus, web site quality is most important to get a competitive advantage in the internet environment. In other hand, Customers spend much time on the internet for life and they already accumulated enough experience about website quality during the period. If the quality is low, the visitors will leisurely leave the website and go to the next. In this situation, users don't want to reaccess the previous webpage. Also, visitors always compare certain website quality with experience, and they decide whether to trust for service or product and business when making any activities related money. Therefore, website quality is an essential factor in any business because of consumer perception of web quality positively influence usage and purchasing intentions (H.Chang, 2008). The quality connects with consumer satisfaction and user expectation when loading a website on the browser (Gattorna, 1996). Internet consumers can't check the product or services when making a transaction (Benbasat & Jiang, 2005). For this reason, they judge the product quality using website quality (Hess & Valacich, 2011). Website quality possible to influence customer perceptions and if website quality is excellent, customer satisfaction is likely to increase (Malhotra, 2002).

Website quality and purchase intention: In the online purchasing, customer trust is prime and good website quality increase the faith then its positive influence on client buying intention (Lee, 2001). According to Chen (2007) defined, the business website's primary purpose is to convert from website visitor to consumer. Some researchers studied the influence of website quality using a theoretical framework, and they found the quality of the website increase perceived trust as well as it a positive influence on buying intention. In the hospital industry, Bai (2008) did research, and they stated that website quality is a vital factor in purchasing intention. The hospital website helps to find the potential customers and develop competitive strategies because a site with high quality improve customer trust and keep existing customers (Wong, 2005). To meet the perception of consumers and define the website influences on online user intentions, Website quality measurement is essential in the hospital sector (Jeong, 2003). Some researchers determined that the features of the website have a necessary influence on purchase intention (Al-Sabbahy, 2004). Also, the high informative site gives the opportunity to measure and compare different products and services for customers as well as positive effect on purchase intention and customer satisfaction (D. H. McKnigh, 2002). According to B. M. Byrne (2001) stated that customer perception and satisfaction of website quality have a positive effect on the buying intention as well as online purchasing intention is positively affected by web quality using the more mediate effect of satisfaction (S. Thomas, 2009). The quality is a critical factor in the online business because consumer perceptions of web quality positively influence on usage and purchasing intentions (H. Chang, 2008). Therefore, research proposed the following hypothesis:

H3: Website quality has significant positive affect select intention

Web Qual model ; Today everyone wants to launch websites, and new webs have been created in the internet environment ar per hours. In case of the quality is low, the visitors will quickly go to the following websites and no second opportunity to back the users on the website. Thus, Web quality is essential and need to measure the quality at every period. A site with high quality is defined by some features (User-friendly, easy to access, useful and reliable information, visual appearance and perfect design) to meet the needs and expectations of users. The Webqual model was introduced by Barnes and Vidgen (2000) and researchers developed from Web Qual 1.0 to 4.0, and the model purpose was measure quality of the website. The WebQual model is a most popular tool to test the usability, usefulness of content, accessibility, interaction, adequacy information of site and base on a Likert scale to measure consumer evaluation. Website quality is an essential factor in e-commerce because of consumer perception of website quality positive influence on intention which to use a website and directly impact on purchase intention. Some study indicated methods for measuring website quality and one of them is Barnes and Vidgen's model. The model was introduced Barnes and Vidgen (2000) and included six dimensions which

included usability of use, information quality, website design, trust, and empathy. Questionnaire design based on Barnes and Vidgen's Model and below table shows detailed information.

Table 1: Dimensions of Website Quality (WebQual model)

No	Factor/ Dimension	Item
1	Usability	Customized search function
		Search facility
		Well-organized hyperlink
		Customized information presentation
		Confidentiality for customer information
		Adequacy of security features
2	Usefulness of content	Relevant information to the customer
		Up-to-date information
		Valuable tips on product/services
		Unique content
3	Adequacy information	Complete products/services description
		Information comprehensiveness relative to other of portals
		Complete content
		Sufficiency contact information
		Detailed contact information
4	Accessibility	Accessibility of portal
		The high speed of page loading
5	Interaction	Follow up services to customers
		Message board forum

Dimensions of Webqual Model was showed, and the dimensions will be used to generally assess for hospital website quality and research produced matching questions for dimensions to collect survey data.

Internet Trust : Past studies already approved that trust is an essential factor to successful run internet business (Gefen and Straub, 2000; Komiak & Benbasat, 2006). According to Rousseau (2001) determined that trust is an emotional mood-related with customer intention to accept sensitivity based on positive expectations connected with the intentions of the purchaser or purchase behavior. Consumer trust can decrease ambiguity situation of the consumer as well as the belief is a crucial component for business. Also, it is measured to understand the effects of consumers and fears of unreliability and cheating (Leonard & Jones, 2008). For online trading, the website is the just source of information which is delivered from any uncertainty. Therefore consumer trust in internet selling is most important why reduce the uncertainty of customer (Frederick & Scheffer, 2000; Luhmann, 1979). Therefore, internet customers should be confident the vendor and make hope that the website is evident from harm or contain misappropriated activities equivalent to violations of privacy or illegal costs and security, trust is probably going to act a serious role in crucial customers' intentions to get. Moreover, previous studies have tried the client trust is that the primary determinant within the business group action (K. M. Chu, 2009). It is the main stage in creating a long-term relationship with buyer-seller (D. Sirdeshmukh, 2002). Also, an essential thing of Internet and e-business is trust, and if the customer has faith in online shopping, they will avoid online shopping (C. Kim, 2008). Also, previous studies defined that perceived trust and website quality immediate effect on consumer purchasing intention. Thus, this study will investigate the moderation effect of confidence on the relationship of website quality and **purchase intention**.

H4: Internet trust has moderates effect relationship between select intention and website quality.

III. RESEARCH METHODOLOGY

The chapter purpose is to construct the framework and define the questionnaire design and analyzing methods based on the previous hypothesis. The research is based on primary and quantitative data which was collected from female respondents through online as well as a questionnaire with 24 items was delivered by social media

channel. Questionnaire design, Analyzing methods or procedure were informed in the below sections of this chapter.

Research framework: The frame is based on previous theoretical background, and the conceptual framework includes four hypotheses with five constructs (brand image, perceived value, web website quality, internet trust, purchase intention).

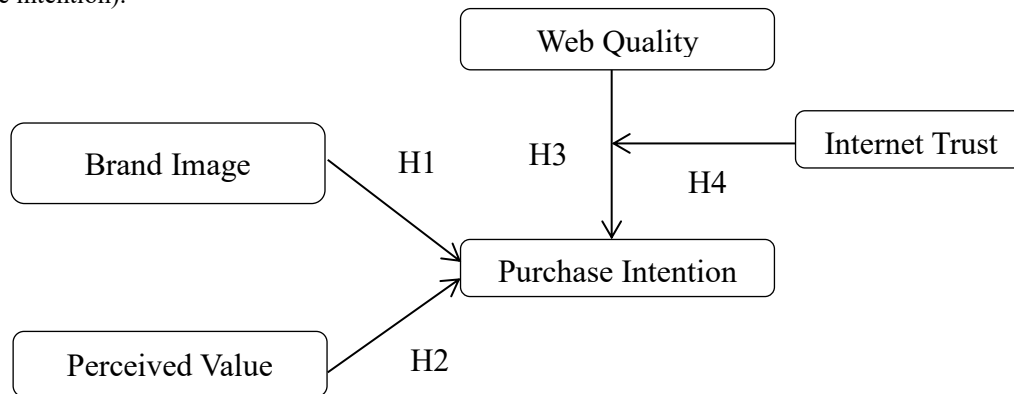


Figure 1: Research framework

Summary of Hypotheses : The research study proposed four hypothesis based on the previous literature review related to the topic. Most of the literature approved that independent variables (Brand Image, Perceived value, Website quality) have a positive relationship with purchasing intention. To test the link, the hypothesis is proposed as following things:

Table 2: Hypothesis summary

Hypothesis	
H1	Brand Image has positively influences Purchase Intention.
H2	Perceived value has significant positive influences select intention.
H3	Website quality has significant positive affect select intention.
H4	Internet trust has moderates effect relationship between select intention and website quality.

Quantitative research: The quantitative research methods are a mathematical, statistical or numerical analysis of data gathered through questionnaires, polls, surveys. Also, it can be manipulated with secondary or pre-existing numerical data using computational techniques. Quantitative methods focus on collecting data that can be expressed in statistical terms and to convey a particular phenomenon. Quantitative research is defined by Bryman and Bell (2003) that it is 'entailing the collection of numerical data and exhibiting the view of the relationship between theory and research as deductive, a predilection for natural science approach, and as having an objectivist conception of social reality. So the specific form of research uses the quantitative data to analysis. The most famous research methods in this category are closed-ended questionnaires, experiments, correlation, and regression analysis methods and others. A questionnaire survey was used to collect primary data for this research. The questionnaires distributed via the Internet, mainly through social network website. With regard to the nature of the study, the method of the online poll was selected. It has been reported that respondents generally found online surveys are more exciting and enjoyable than traditional printed format, implying that online payment not only more likely to respond to our online survey but also more likely to respond accurately Respondents interfaced only with their computers and were given as much time as they needed, thus eliminated potential interview and increased the reliability. Questionnaire design based on previous literature review and it consisted 24 questions. Each question dedicated to measuring the proposed hypothesis.

Data Collection : Research data was collected from Mongolian women of 25-34 ages in Ulaanbaatar city, and 815 respondents participated in an online survey. The main reason for selection is the women give more importance to their health, often serves the hospital, more accurate fill survey compared to men. In the recent years, People more like to use social media than other internet platforms (forum, email, news websites). For this

reason, Facebook was elected for survey delivery channel and possible to deliver information to reach people based on location, age, gender, interests and more, with regular updates on how well your ads are performing. To increase sampling size and save time, I sent Facebook Ads attached to survey based on Google Form to 22000 women where live in the capital city for one week and collected more data than imagined. Questionnaire design based on the previous literature and included two sections. The first section has four items related to demographic information such as age, education, salary, marital status. The second section consists of 17 questions which are used to determine the relationship of Brand Image, Perceived Value, Website quality, Select Intention. Likert scale was used for each item to measure the power of consumer agreement (Strongly disagree=1, Strongly Agree=7).

Data Analysis: The Analysis is the process of systematically applying statistical and logical techniques to describe and illustrate, condense and recap, and evaluate data. Research study used SPSS 21 software to investigate the relationship between independent and dependent variables. Analyzing procedure consists of 5 phases. The first phase is defining demographic information of respondents. The second phase is reliability analysis for the internal consistency of the set of items forming the scale. Third and Fourth phases include correlation analysis and multiple regression analysis for defining the relationship between variables. Last stage or fifth phase measure moderator effect of internet trust on the relationship between Website quality and Purchase Intention.

Demographic information of respondents: Below graphic shows ages of respondents and 55 percent of total participants cover 24-27 ages, and it means females of under 27 ages more actively answered compared to over 27 ages on the survey. Figure 4.1 shows the respondent's age level.

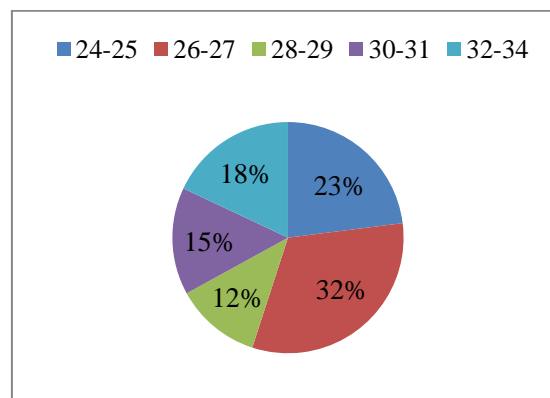


Figure 3: Ages of Respondents

Also, the analysis considered the survey respondents by the marital status, 38% of Women married and others unmarried. It shows unmarried women actively participated in the survey compared to married women. Figure 4.2 shows the respondent's marital status.

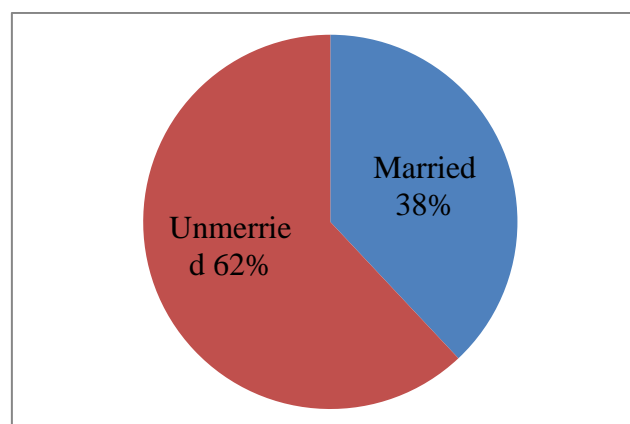


Figure 4: Marital Status of Respondents

Respondent's 46% has a bachelor degree as well as 34% has a Master degree. It means women who got bachelor and master more actively participated in the survey compared to women with the doctor and a high school degree. Figure 4.3 shows the respondent's education information.

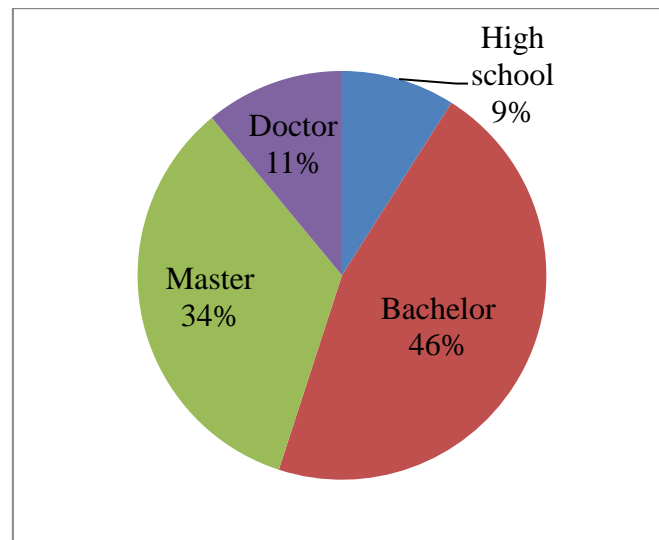


Figure 5: Education of Respondents

Final demographic information is the salary of respondents, and 68% of total participants earn a higher wage than the Mongolian average. Highest or 27% of participants earn 1100,000-1400,000 MNT per month. Also, the lowest or 8% of participants earn lower than 500,000 MNT per month. These means participants have more chance to get health care service from the private sector's hospitals and research collected from targeted consumers.

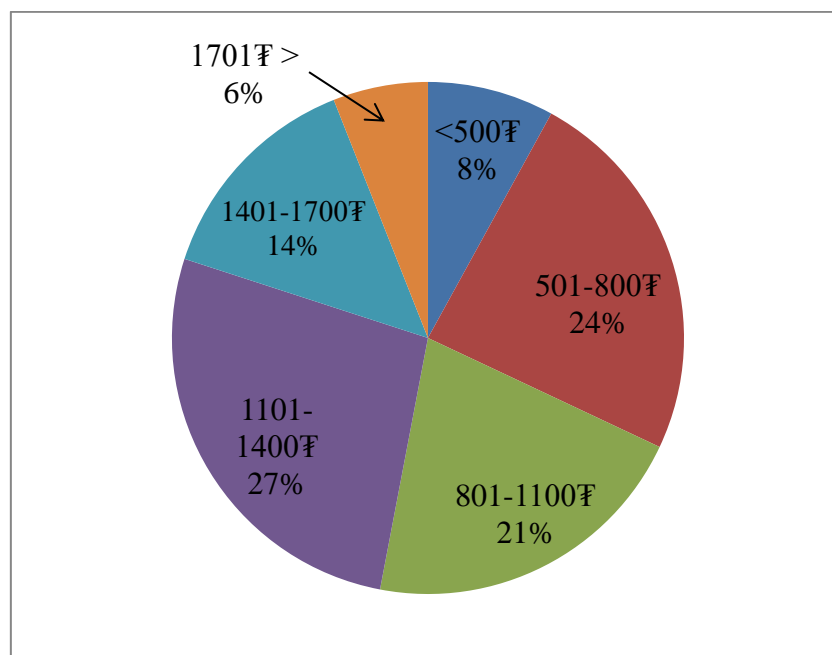


Figure 6: Salary of Respondents

Reliability Analysis: Reliability refers to the extent to which a scale produces consistent results if the measurements are repeated sometimes. Reliability is how well a test measures what it should and Cronbach's alpha determine reliability degree of sampling which is expressed between 0 and 1. Cronbach's alpha is that the commonest measurement of internal consistency. If the alpha is near to 1, specific sampling is higher internal consistency or comfortable for analysis. The first important table is the **Reliability Statistics** table that provides the actual value for **Cronbach's alpha**, as shown below:

Table: 3: Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.786	.797	5

Table 4: Item Statistics

	Mean	Std. Deviation	N
B	4.52556	1.396876	815
PV	5.10822	1.298277	815
PI	5.29939	1.553950	815
IT	4.43313	1.669978	815
W	4.24172	1.328959	815

Table 5: Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
B	19.08245	19.059	.621	.532	.728
PV	18.49980	18.951	.703	.682	.706
PI	18.30863	17.524	.664	.600	.710
IT	19.17489	20.593	.343	.241	.827
W	19.36630	20.222	.552	.347	.750

Table 6: Scale Statistics

Mean	Variance	Std. Deviation	N of Items
23.60802	28.581	5.346079	5

From the result, we can see that Cronbach's alpha is 0.786 and it shows that data exists at the high level of internal consistency and comfortable for the next analysis.

Table 7: Reliability levels of data

Variable	Cronbach's Alpha	Internal Consistency
BI	0.784	Good
PV	0.881	Good
PI	0.886	Good
IT	0.688	Acceptable
WQ	0.853	Good

Many experts mention that Cronbach's value must be at least between 0.6 and 0.7 or higher to confirm consistency. Also, all item's reliability statistics are higher than 0.6, and it means each item reach to the acceptable level or have higher viscosity. In the totally, result shows collected data variables is approved that have high flexibility.

Correlation analysis: The analysis is a method of statistical evaluation used to study the strength of a relationship between two, numerically measured, continuous variables (e.g., height and weight). The result of the analysis shows Independent variables (Brand Image, Perceived Value, Web Quality) and the dependent variable (Purchase intention or Hospital Select Intention) have a significant and positive relationship at 0.01 level. As well as, Web quality ($r=.393$, $p<0.01$) has a weak positive correlation with purchasing intention compared to other two

independent variables (Brand image: $r=.613$, $p<0.01$; Perceived value: $r=.762$, $p<0.01$).

Table 8: Result of Correlation Analysis

	B	PV	W
B			
PV	.715**		
W	.387**	.401**	
PI	.613**	.762**	.393**

According to the previous literature review, If Pearsons r coefficient exists between $+.30$ to $+.39$, it has positive moderator relationship. Also, if the r coefficient is higher than $+.40$, the relationship is a definite positive. The results show that relationship related to purchase intention is significant and positive.

Regression Analysis: The general purpose of multiple regression (Pearson, 1908 first used the term) is to investigate more about the relationship between several independent or predictor variables and a dependent or criterion variable. R-squared is a statistical measure of how close the data are to the fitted regression line. Table 9 shows the model summary of regression analysis. We found that the adjusted R square of our model is 0.596 ($R^2 = .597$). It means the linear regression model explains 59.7% of the variance in the data.

Table 9: Model Summary

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.773 ^a	.597	.596	.988140

a. Predictors: (Constant), W, B, PV

b. Dependent Variable: PI

Table 10 shows the result of the ANOVA analysis and whether there is a statistically significant difference between our group means. The result table shows that significant value is .000 ($F=400.694$), which is lower than 0.05. Thus it is highly significant and rejects the null hypothesis.

Table 10: ANOVA

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1173.738	3	391.246	400.694	.000 ^b
	Residual	791.878	811	.976		
	Total	1965.616	814			

a. Dependent Variable: PI

b. Predictors: (Constant), W, B, PV

Each beta values has an associated standard error indicating to what extent these values would vary across different samples, and these standard errors are used to determine whether or not the b value differs significantly from zero (using the t -statistic). Therefore, if the t -test associated with a b value is significant (if the value in the column labeled Sig. is less than 0.05), then that predictor is making a substantial contribution to the model. The smaller the amount of Sig. (and the larger the t value) The more significant participation of that predictor. Look at the Table 11 and go to the Sig column. This indicates the statistical significance of the regression model that was run. Here, p or importance is less than 0.05 and suggests that, overall, the regression model statistically significantly predicts the outcome variable (i.e., it is a good fit for the data).

Table 11: Regression coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.335	.154		2.177	.030
	B	.135	.036	.121	3.760	.000
	PV	.766	.039	.640	19.684	.000
	W	.104	.029	.089	3.620	.000

The B coefficient tells us about the relationship between independent variable and dependent variable. If the value is positive, we can tell that there is a positive relationship between the predictor and the outcome whereas a negative coefficient represents a negative relationship. We find that our linear regression analysis estimates the linear regression function to be $y=0.335+0.135*x$ (Brand Image), $y=0.335+ 0.766*x$ (Perceived value), $y=0.335+0.104*x$ (Website quality). From the result, Brand Image positively influences on purchase intention (the result approved $\beta=0.135$, $p< 0.05$) and hypothesis 1. In addition, perceived value and purchase intention has positive relationship ($\beta=0.766$, $p<0.01$). Also Website quality and purchase intention has weak positive relationship ($\beta=0.104$, $p<0.01$). Although all hypotheses were approved, that has a significant and positive relationship, and hypotheses 2 (PV, PI) has a more positive relationship than another hypothesis (H1, H2).

Moderator analysis : A moderator analysis is used to see whether or not the link between 2 variables depends on (is qualified by) the value of a 3rd variable. Our hypothesis purpose is to check consumer internet trust influence on the relationship between website quality and purchase intention. To make moderator analysis, Process macro or path analysis modeling tool for SPSS was used in the investigation. It is widely used through the social, business, and health sciences for estimating direct and indirect effects in single and multiple mediator models (parallel and serial), two and three-way interactions in moderation models along with simple slopes and regions of significance for probing interactions, and conditional indirect effects in moderated mediation models with a single or multiple mediators or moderators. For making moderator analysis, I followed the guide of Andrew F. Hayes, Ph.D. for Process Macro Tool. For this demonstration, we will test whether Website Quality predicts Purchase Intention and whether Internet Trust moderates that relationship. Below pictures show a Conceptual diagram and Statistical Diagram of our moderation effect.

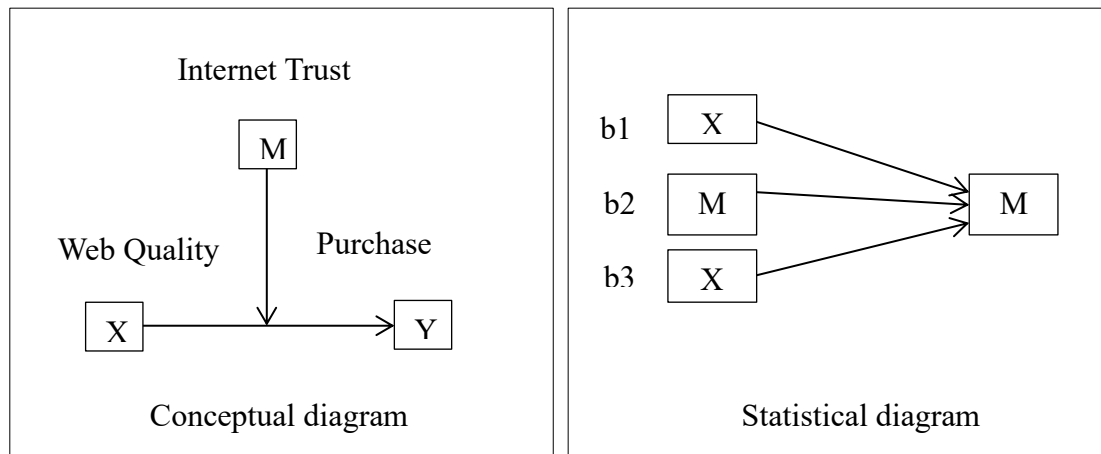


Figure 7: Diagram of Moderator Analysis

To check Moderator Effect, We need to check interaction effect, and interaction value expresses it in regression analysis. The Interaction variable is the interaction term entered into the regression model after multiplying the focal predictor (X) and moderator variable (W). On the Statistical Diagram, If the b3 relationship is significant, we define that moderator effect exists. Table 12 shows the result of Moderation analysis based on Process Macro.

Table 12: Result of Moderator Analysis

Model Summary						
R	R-sq	MSE	F	df1	df2	p
0.401	0.1607	2.0341	51.345	3	811	0
Model						
	Coeff	See	t	p	LLCI	ULCI
Constant	5.3327	0.0552	96.656	0	5.2244	5.4409
INTR	0.059	0.0361	1.6365	0.1021	-0.012	0.1298
WQ	0.4234	0.046	9.2141	0	0.3332	0.5136
int_1	-0.031	0.0258	-1.1986	0.231	-0.082	0.0198
R-square increase due to interaction(s):						
	R2-chng	F	df1	df2	p	
int_1	0.0023	1.4367	1	811	0.231	

In the model summary section of above table, We find that the adjusted R^2 of our model is $R^2=.1607$ that means that the linear regression explains 16% of the variance in the data and shows proposed model is significant ($F(3,811)=51.3446$, $p<0.001$). Although our analyzed model is substantial, Interaction value (int_1) of Model Section in Table 12 is not substantial or higher ($p=0.231$) than 0.05. Therefore, we consider that internet trust has no moderator effect on the relation of website quality and purchase intention and don't need to check furthermore and it means hypothesis 4 rejected.

Summary of findings ; The research focused on investigating the relationship of independent variables (Brand Image, Perceived Value, Website quality) and the dependent variable (Select intention or Purchase intention) as well as moderation effect of Consumer Internet Trust on the relationship of Website quality and Purchase Intention. The data analysis consists of four stages. The first stage was Reliability test, and the result showed all variables Cronbach's Alpha higher than 0.6 or acceptable level. It means online survey collected data with high internal consistency. The second stage was Correlation Analysis to check the linear relationship between variables. According to the proposed hypothesizes, The result showed that Independent variables ($BI \rightarrow .613$, $PV \rightarrow .762$, $WQ \rightarrow .393$ at $p<0.01$) has a significant and positive relationship with purchasing intention. The final stage of data analysis is regression analysis and used to approve the result of correlation analysis and moderation effect of Internet Trust. From the result, Hypothesis 1,2,3 were supported that Brand Image ($\beta=.135$, $p<0.001$), Perceived Value ($\beta=.766$, $p<0.001$) Website quality ($\beta=.104$, $p<0.001$) has a significant and positive relationship with purchase intention. After that researcher made moderation effect analysis of Internet Trust using Process Macro tool. The result shows the interaction effect ($p=0.231$) is not significant. It means Internet Trust moderation effect on the relationship of website quality and purchase intention. Therefore final hypothesis was rejected by the result.

IV. CONCLUSION

The research study collected data from 815 females using social media and tended to investigate impacts (Hospital Brand Image, Perceived Value, Website quality, Moderation effect of Internet Trust) on consumer hospital select intention. The research result is most essential for females with of middle income, and they cover 80% of survey participants. From the result of data analysis, the following conclusion was produced. When Mongolian female consumers get health service form private hospitals, they give more importance for perceived value compared to Hospital Brand Image and Web site quality. It means the consumers make a decision after doing more investigation about private hospital service price and quality. Because most private hospitals don't do marketing to increase hospital brand image. For example, they don't user website, and social media page, FM and TV advertisement for marketing. In most cases, the hospitals place text information (Name, phone number, location, a short introduction about service) on the classified sites and newspapers. Therefore, the Private Hospitals brand image wasn't enough developed for Mongolian consumers and it is one of the reasons why the brand image doesn't more influence on hospital select intention. The second reason, the health service quality in private hospitals is not good for consumers compared to service price. Private hospital service cost is too expensive compared to monthly income of middle-level consumers. Also If patients get health service from the private hospitals, Consumers need to pay most expenses for health service. Because Mongolian Health Insurance can't enough ease the cost. For this reason,

consumers give more importance for perceived value. In addition, the result found that Website quality has a weak positive relationship with purchase intention as well as internet trust moderation effect for them. It shows Mongolian consumers give badly rate for Private hospital website quality because the private hospital website information and real condition are too different. Thus, Consumers are using the website to just get Hospital phone number or location, and they make purchasing decision after looking at the actual conditions of the hospital. Also, the result of analysis found Internet Trust moderation effect on the relationship of Website quality and Purchase Intention. In the social network and internet environment, much fake information is delivered always. For this reason, the Internet trust of Mongolian consumers has decreased, and they believe in real situations than internet information. Other words, Consumers use the internet to make just fun and to spend time (Youtube, Facebook, Twitter, Movie site, etc.).

Suggestion : From the result, the Perceived value is more critical for customers than Hospital Brand Image and Website Quality. It will help to produce competition strategy for private hospitals, and I produced the following suggestions for them.

1. To increase consumer engagement, The hospitals need to offer higher service quality and comfortable price for consumers. Because customers give more importance to service perceived value.
2. Customers gave a lower rating for website quality of private hospitals. It means the hospitals need to increase website design, information quality and add social interaction tools.
3. The result express the hospitals need to plan marketing budget for increasing hospital brand image. Because most hospitals can't create a strong brand image and it means any private hospitals have higher chance to differentiate from competitors in this condition. Therefore, the hospitals need to use the opportunity in this situation.

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